

What you should do now.

- ▶ Read the enclosed materials carefully to understand how demutualization may affect you.
- ▶ Decide whether or not repurchasing coverage makes sense for you.

If you ARE interested in repurchasing coverage ...

Complete and return the enclosed Selection Form(s) by the date indicated in your letter. Do not send money. We will bill you later.

If you ARE NOT interested ...

Take no further action. Your current ADR relief will remain unchanged and unaffected by demutualization.

Questions?

Call x-xxx-xxx-xxxx

TDD x-xxx-xxx-xxxx



Prudential

Key points to consider in your decision whether to repurchase life insurance or annuity coverage.

- ▶ Prudential is considering demutualizing and distributing the total value of the company to eligible policyholders. In light of this, you may wish to reconsider your previous ADR relief selection(s) by repurchasing your coverage.
- ▶ Repurchasing coverage would entitle you to stock, cash or policy credits only if Prudential decides to follow through with demutualization.
- ▶ A selection to repurchase your coverage does not obligate you to make this change.
- ▶ If you decide not to repurchase coverage, your current ADR form(s) of relief will not be affected by demutualization. You need to take no further action.
- ▶ In most cases, you will need to make a payment to repurchase your coverage.
- ▶ If Prudential does not demutualize, your coverage will not take effect and any payments sent will be returned with interest.
- ▶ Repurchasing coverage would not give you the right to vote on Prudential's demutualization plan, although you may have that right if you own other Prudential policies.
- ▶ Repurchasing coverage may have tax consequences that you should discuss with your tax advisor.

